

Office of the Executive  
DEAN RICHARD VONGERMETEN WHFIT/ESTATE  
c/o 1921 Thurston Avenue, Racine, Wisconsin 53404

FED-MAIL  
2022 APR 15 PM 2:44  
US BANKRUPTCY COURT  
EASTERN DISTRICT OF WI



TO: Rachel M. Blise: Chancellor  
c/o: Janet Medlock: Fiduciary trustee  
US Bankruptcy Court, Eastern District of Wisconsin  
517 E. Wisconsin Avenue, Milwaukee, Wisconsin 53202

In re: Case# 21-25409-rmb  
Adv. Case# 22-02024

April 13, 2022

### NOTICE OF CANCELLATION OF DEBT

I, Dean Richard Von Germeten, an American national, authorized representative for the “debtor” DEAN RICHARD VONGERMETEN, expressing the trust, do hereby terminate any presumptive contracts with the parties making claims, Planet Home Lending, LLC, Rushmore Loan Management Services, US Bank National Association, attorneys and/or assigns. A full accounting of the parties is required and request for information per 26 USC § 6001, 6011, 6012(a), 6109, 20 CFR § 404.1905, 12 USC §1831n, WI 402-106, 42 USC § 1981, 18 USC § 152(4) & (6), 12 CFR § 208.62, 12 CFR § 211.5 12 USC § 226.39(a)(1), 12 USC § 84(b)(1)(C), 12 USC § 374(a), 12 USC § 1864, 42 USC § 1983, 1986, 1988, 18 USC § 371, 18 USC § 153

Prior US Bankruptcy judge Halfenger failed to award claimants any claim, and Jennifer Bel, court clerk for Racine County case# 19-cv-001616-mjp where foreclosure occurred, issued a 1099C evidencing the debt has been cancelled. Furthermore:

**The doctrine of subrogation in equity requires, (1) that the person seeking its benefit must have paid a debt due to a third party before he can be substituted to that party's rights; and, (2) that in doing this, he must not act as a mere volunteer, but on compulsion, to save himself from loss by reason of a superior lien or claim on the part of the person to whom he pays the debt, as in cases of sureties, prior mortgagees, etc. The right is never accorded in equity to one who is a mere volunteer in paying a debt of one person to another. (3) Aetna Life Ins. Co. v. Middleport, 124 U.S. 534 (1888); furthermore a servicer/debt collector who has purchased a debt from another company has no interest in the original debt, making their status that of a mere volunteer. The right of subrogation does not arise to one who pays the debt of another as a mere volunteer.** This includes attempts at collection by assignment, transfer or trade. A volunteer, stranger or intermeddler is “one who thrusts himself into a situation on his own initiative, and not one who becomes a party to a transaction upon the urgent petition of a person who is vitally interested, and whose rights would be sacrificed did he not respond to the importunate appeal.” Lafffranchini, 39 Nev 48, 153 P. 252. Parties may be considered volunteers if in making a payment, they have no interest of their own to protect, they act without any obligation, legal or moral, as they act without being requested to do so by the person liable on the original obligation. See: Henningsen v. United States Fidelity Guar. Co., 208 U.S. 404, 411 (1908); Smith v. State Sav. & Loan Ass'n, 175 Cal. App. 3D 1092, 1098, 223 Cal Rptr. 298, 301 (1986); Norfolk & Dedham Fire Ins. So., v. Aetna Casualty & Surety Co., 132 Vt. 341, 344, 318 A.2d 659, 661 (197).

I make oath under penalty of perjury according to the laws of the united states that the above is true, complete and correct, with accompanying Certificate of Service.

Date: April 13, 2022

By:

For the Estate

*Dean Richard Von Germeten*  
All rights retained



#### CERTIFICATE OF SERVICE

I, Dean Richard Von Germeten, affirm to having sent the following document(s): NOTICE OF CANCELLATION OF DEBT with Exhibit.

To the parties:

Rachel M. Blise: Chancellor & Custodian  
c/o Janet Medlock: Fiduciary Trustee  
US Bankruptcy Court, Eastern District of Wisconsin  
517 East Wisconsin Avenue, Milwaukee, Wisconsin 53202

Chrissy Perl: Court Clerk  
Racine County Circuit Court  
730 Wisconsin Avenue  
Racine, Wisconsin 53403

Mark Clauss, Christopher Drout, Suzy Lindblom  
c/o Gray & Associates, LLP  
16345 West Glendale Drive  
New Berlin, Wisconsin 53151

Michael Dimand, William Patacsil  
Marinosci Law Group, P.C.  
16535 W. Bluemound Road, Suite 333  
Brookfield, Wisconsin 53005

Jerome Hipper: Sheriff  
Racine County Sheriffs Department  
717 Wisconsin Avenue  
Racine, Wisconsin 53403

NOTICE TO AGENT IS NOTICE TO PRINCIPAL, NOTICE TO PRINCIPAL IS NOTICE TO AGENT

Date: April 13, 2022

By:

*Dean Richard Von Germeten*

DEAN R VONGERMETEN  
C/O 1921 THURSTON AVENUE  
RACINE, WI 53403  
US

ZERO9-C8A  
40-0000020-20-1



RACINE COUNTY CIRCUIT COURT JENNIFER BEL  
730 WISCONSIN AVENUE  
RACINE WI 53403-1238

		<input type="checkbox"/> CORRECTED (if checked)	
<b>CREDITOR'S</b> name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. DEAN R VONGERMETEN C/O 1921 THURSTON AVENUE RACINE, WI 53403 US Phone: 262-633-5404		<b>1 Date of identifiable event</b> 02/14/2020  <b>2 Amount of debt discharged</b> \$ 53,413.30  <b>3 Interest, if included in box 2</b> \$ 0.00	OMB No. 1545-1424  <b>2020</b>  <b>Form 1099-C</b>
CREDITOR'S TIN 98-1498830	DEBTOR'S TIN	<b>4 Debt description</b> DEBT CANCELLATION, CLAIM THE RETURN	
<b>DEBTOR'S</b> name, Street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code RACINE COUNTY CIRCUIT COURT JENNIFER BEL 730 WISCONSIN AVENUE RACINE, WI 53403 US		<b>5 If checked, the debtor was personally liable for repayment of the debt</b> <input type="checkbox"/>	
<b>Account number (see instructions)</b> 2019CV001616		<b>6 Identifiable event code</b> H	<b>7 Fair market value of property</b> \$ 65,000.00
<b>Form 1099-C</b> (keep for your records)		<a href="http://www.irs.gov/Form1099C">www.irs.gov/Form1099C</a>	Department of the Treasury - Internal Revenue Service

### Cancellation of Debt

#### Copy B For Debtor

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

### Instructions for Debtor

You received this form because a federal government agency or an applicable financial entity (a creditor) has discharged (canceled or forgiven) a debt you owed, or because an identifiable event has occurred that either is or is deemed to be a discharge of a debt of \$600 or more. If a creditor has discharged a debt you owed, you are required to include the discharged amount in your income, even if it is less than \$600, on the "Other income" line of your Form 1040 or 1040-SR. However, you may not have to include all of the canceled debt in your income. There are exceptions and exclusions, such as bankruptcy and insolvency. See Pub. 4681, available at IRS.gov, for more details. If an identifiable event has occurred but the debt has not actually been discharged, then include any discharged debt in your income in the year that it is actually discharged, unless an exception or exclusion applies to you in that year.

**Debtor's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the creditor has reported your complete TIN to the IRS.

**Account number.** May show an account or other unique number the creditor assigned to distinguish your account.

**Box 1.** Shows the date the earliest identifiable event occurred or, at the creditor's discretion, the date of an actual discharge that occurred before an identifiable event. See the code in box 6.

**Box 2.** Shows the amount of debt either actually or deemed discharged. Note: if you don't agree with the amount, contact your creditor.

**Box 3.** Shows interest if included in the debt reported in box 2. See Pub. 4681 to see if you must include the interest in gross income.

**Box 4.** Shows a description of the debt. If box 7 is completed, box 4 also shows a description of the property.

**Box 5.** Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, at the time of the last modification. See Pub. 4681 for reporting instructions.

**Box 6.** Shows the reason your creditor has filed this form. The codes in this box are described in more detail in Pub. 4681. A—Bankruptcy; B—Other judicial debt relief; C—Statute of limitations or expiration of deficiency period; D—Foreclosure election; E—Debt relief from probate or similar proceeding; F—By agreement; G—Decision or policy to discontinue collection; or H—Other actual discharge before identifiable event.

**Box 7.** If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown, or you will receive a separate Form 1099-A. Generally, the gross foreclosure bid price is considered to be the FMV. For an abandonment or voluntary conveyance in lieu of foreclosure, the FMV generally is the appraised value of the property. You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

**Future developments.** For the latest information about developments related to Form 1099-C and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099C](http://www.irs.gov/Form1099C).

DEAN R VONGERMETEN  
C/O 1921 THURSTON AVENUE  
RACINE, WI 53403  
US

IMPORTANT TAX RETURN DOCUMENT ENCLOSED

4 00000020 20/1

RACINE COUNTY CIRCUIT COURT JENNIFER BEL  
730 WISCONSIN AVENUE  
RACINE WI 53403-1238

PRESORTED  
FIRST CLASS



Office of the Executor

DEAN RICHARD VONGERMSEN

c/o 1921 Thurston Avenue

Poing, Wisconsin

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MILWAUKEE WI 530



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18 USC § 1726 ("without the United States")

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

Re: Case #'s  
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22-02024

Rachel M. Blise : Chancellor & Custodian  
c/o Janet Medlock: Fiduciary Trustee  
US Bankruptcy Court Eastern District of Wisconsin  
517 E. Wisconsin Avenue  
Milwaukee, Wisconsin 53202

53202-458193